Opinious Differ Concerning Advisability of Early Resumption of Public Trading.

DEALINGS INCREASE DAILY

Companies Are Usurping Prerogative of Stock Exchange-New Street Curb Prices Shade Easier.

BY BROADAN WALL.

NEW YORK, November 6.- "Why not reopen the exchange by trading in bonds under restrictions?" suggests an active member of a stock exchange

active member of a stock exchange house.

Dealings are now going through under the supervision of the committees at the rate of \$1,500,000 a day, and it is estimated that an equal amount of trading is conducted 'over the counter.' There is a good demand for high-grade railroad issues, and a broadening inquiry for municipal bends. Trading in short term notes has been active for some time, but business in this quarter is now limited by the inability of buyers to get offerings in substantial amounts.

"Trading in stocks through the clearing-house at the closing prices of July 30 is taking place at the rate of 4,000 shares a day," said a stock exchange official to-day. "I estimate that transactions in the New Street curb average about the same figure, but this is difficult to check, as many transactions are conducted away from the market, although curb quotations are used."

On Broad Street curb there was a good demand for the Whelan stocks. Profit-sharing changed hands at 9, Riker-Hegeman was quoted at 7 to 7 1-4, and United Cigar Stores, new, at 7 7-8 to \$ 1-5.

Among the members of the exchange

United Cigar Stores, new, at 7.7-8 to 8.1-8.

Among the members of the exchange opinions as to the advisability of an early resumption of public tradings are decidedly mixed. Said a well-known trader: "I don't trust the banks, and I feel they would call loans and precipitate a smash if the least opportunity was presented to them."

Another member said: "This fear is groundless, Pressure will only be liquidated, and the sooner the better for every one."

Others fear that the banks and trust companies are usurping the prerogative of the stock exchange members, and that the public, finding it easy to trade directly with financial institutions, will not be readily coaxed back to the offices of the commission brokers.

On the question of foreign liquida-

to the offices of the commission brokers.

On the question of foreign liquidation, houses with international connections expect an exchange of many of our stocks for wheat, cotton and other necessities, with pressure on the low-priced issues from the Dutch, who are very large hoiders of railroad and industrial stocks, which were selling about 20 or under.

Money generally is on a 6 per cent basis, but the rate of 8 per cent still obtains for several houses that have not been able to provide satisfactory margins or acceptable collateral. Preliminary estimates of the known movement of currency this week indicate a loss to the banks of about \$2,000,000, largely due to the retirement of emergency currency, national banks having retired some \$30,000,000 at the local subtreasury since this movement began.

In the copper trade idleness and

subtreasury since this movement began.

In the copper trade idleness and heaviness rule, with the price ranging for domestic business about 11 3-8 cents per pound. The principal business is for export, but these trades were all recorded at 11 1-2 cents.

In the steel market improvement hangs fire, and no change is expected until a rate decision shall enable the railroads to place very necessary orders for rails and equipments.

New Street curb prices were a shade easier to-day.

New York, November 6.-Closing; Mer-cantile paper, 6. Sterling exchange, firm; sixty-day bills, \$1.5725; for cables, \$4.915; for ilemand, \$1.950; Bar sliver, 49%.

COTTON MARKETS.

New York, November 8.—With the Liverpool cotton market reopened to-day for restricted trading in May had June deliveries, there was a larger attendance of members on the floor of the local exchange, and for the first time size last July, the Liverpool cables were posted on the regular board.

The increasing interest of the trade also was reflected in reports of a more active business on the local curb, and December contracts traded eather freely at 7.6c, later advancing to 7.6c, with sellers asking 7.8c. May-June in Liverpool ductuated between 4.6 and 4.3d., closing at the latter figure, which represented an alivance of nine English points from the minimum price fixed by the fluidiating committee, and as a basis for international liquidiation.

The local conference committee reported rapid progress in the work of securing signatures to the agreements necessary to a computation pro rata syndicate plan for taking over the old interest here.

Reports from the South indicated continued steadiness in the interior spot markets, and local brokers reported that of-ferings were still light, although it is be-

kets, and local brokers reported that of-ferings were still light, although, it is be-lieved, there has been slackening of demand as a result of increasing freight rates and higher war risks to North Sea ports. Port receipts to-day, 55.778 bales, export, 17,243 bales, making 57.386 bales, of ar this sea-States port stocks, \$31,940 bales.

New York, November 6.—Part Movement— Export, 1,659 bales; stack, 72,019 bales, Total to-day at all ports—Net receipts, 52,-571 bales; exports, 1,218 bales; stack, 535,-633 bales. Total for week—Net receipts, 224,677 bales; exports, 127,581 bales. Total for season—Net receipts, 1,619,629 bales; exports, 676,562 bales.

New Orieans, November 6.—The higher prices in the Liverpool market attending the reopening of future trading under restrictions there, caused a sympathetic riss in prices in the local cutton market to-day. Spots were marked up 15 to 5-16c for middling, and January contracts rose to 7.65c, a new high level for the liquidation trading. Offerings increased the liquidation trading. Offerings increased the dayance, however, and around the closing the price stood at 7.65c bid.

Exports for the week were disappointing amounting to only 127.58t bales against 162,-178 bales last week, and this, together with announced movement into sight, probably stimulated offerings of contracts.

Spot cotton firmt sales on the spot, 520 bales; to arrive, 1.89c.

ACTUAL WHOLESALE QUOT.	ATIONS	ON
MARKET.		
LIVE POULTRY.		
Chieran chaice amail, in.	12 60	14
Chickers, large, lb.	. 9	13
Hens, 1b	12 6	18
Roosters, each	11 0	12
Geese, fat, large, each	2) @	35
Geese, small, each	49 . 10	60
Ducks, large, young, fat. lb	13 60	50
Ducks, small, yong, fat, 1b		14
	44	12
In crates, near-by, fresh, doz		
Guinea eggs, doz	11	2.9
	18 00	20
BUTTER.		
Family, choice, fresh, in	22 6	24
Merchante', fair, ib LIVE STOCK.	0	1815
	10 60	1614
veass, poor to lair, ih.	8 78	10
Calves, runners in	20	6
	4 97	454
Lambs, Ib	71691	8
Lambs, lb	5 60	54,
11065, 10	61	814
COUNTRY-CURED BAC	ON	7 10000
	22 68	23
Hams, well smoked, large, ib.	19 Gr	20
cides. Well smoked, lb	14 00	13 1
Shoulders, well smoked, lb	14 60	15
HIDES.		
Green, sait per th	60	15%
Green, 18	8	131/4
	LINE SEC. 3	72
Rabbits, No. 1, choice	50	20
Rabbits, No. 2	ä	15
Rubbite, No 2 seconds	4.6	40

main dult. Hens-Very slow and dult. But-ter-Receipts very light and in good demand. Erges-Extremely scarce, in good demand. Veals-Met with ready sale on arrival. Hides -In good domand, market ½c higher, Rab-bits-Choice, No. 1, rabbits selling on arrival. Stock coming in very bad, owing to weather conditions. Country meats remain scarce, and in good demand. Dressed, small fat hogs in good demand and meet with ready sale idve mack, in general, in fair demand.

Chicago. November 6.—Notwithstanding that a sharp advance in ocean freight rates checked demand for exporters, wheat prices to-day showed considerable strength, the result largely of fear that the Argentine crophed suffered serious damage. There was a firm, close at ½ to \$60 to net advance. Other leading staples, too, all lineshed higher compared with last right—corn, \$433-5 to \$60 to 100 to

Leading lummes			Low.	Ciose.
WHEAT-				AT CATE
December	1.17	1.1754	1.1634	1.1114
May	List.	1.23%	1.0214	1.23%
CORN-		BURNEY OF	The state of	2000
December	6515	70%	6914	7014
May	724	731	72	7034
OATS-Per bushel	WAS COME			To be seen to
December		1014	45%	50
May	7.22	137	531	
May MESS PORK-Per	bh!			
November				17.25
January		19.97	19.35	19.97
May	19 67	20.20	19.65	20,20
LARD-Per 190 lbs			10.00	20.20
November	11.45	11.13	11.6%	11.60
January	12 23	10.55	10 90	10.55
May	10.57	10.77		10.77
SHORT RIBS-Pe	- 100	10.11	10.00	20.11
November	1 100 1	es.		10.50
November	** *****	*****	14114	10.02
Cash grain: Whe	at No.	red.	\$1.14% 20	11.15%:

No. 2, hard, \$1.14%17\$1.15%. Corn, No. 2 yellow 1007514; oats, standard, 496494. RICHMOND GRAIN MARKET.

WHOLESALE QUOTATIONS ON 'C	HA	NGE.
Richmond, Va., November	6.	1914.
WHEAT-Car lots.	MASS.	
No. 2 red. Western	0	1.18
No. 2 red. Virginia	a	1.14
No. 3 red 1.12	60	
Virginia. bag lots 1:00	ap	1.09
Virginia, bag lots (for seed) 1.16 CORN-Car lots.	0	1.20
No. 2 white	60	86
No. 3 white	90	85
No. 2 mixed	197	821/4
No. 3 mixed	40	82
Virginia, bag lots, white \$1 OATS-Car lots.	(4)	86
Ne. 2 mixed	it	611/4
No. 3 mixed 503		
No. 2 white	40	53%
No. 3 white 515		
RYE-Car Jots 55	0	65
	a	1 00
No. 4 rye 97	3	
Virginia, bag lots 95	6	53
THE RESERVE OF THE PARTY OF THE		
DIGHTIONS HAVE MANEE		

William Court Cour	•	
Sollowing are the quotations on th		1914. Rich-
	a	10.00
Ya 2 theather	410	10.00
No. 2 timothy	ev	18.00
No. 3. timothy	or	16.00
Light clover, mixed	20	18.50
No. 1 clover, mixed	n	18.00
No. 2 clover mixed 14 of	90	15.00
No. 1 clover	me.	16.00
No " clover		14.00
STRAW Compressed		
Loose present lance bales	44	10 80
Mir T Trans	w	10.00
Shipstun, Winter	·Q	28.00
Bran. winter	P	25.00
Shipstuff, spring 24.50	100	
Brownstuff, apring	0	24.00
	7	T-M-CO
THE RESERVE OF THE PARTY OF THE		
CATTLE MARKETS		
	Richmond, Va., November 6 Following are the quotations on the moud hay lexchange: No. 1 timothy. No. 2 timothy. No. 3 timothy. Light clover, mixed. No. 1 clover, mixed. No. 1 clover, mixed. No. 1 clover. No. 2 clover. No. 2 clover. STRAW-Compressed. Loose-pressed, large bales. MILLIPERD— Shipstuff, winter. Bran. winter. Shipstuff, epring. 24.50 errorset.	Richmond, Va., November 6, Sollowing are the quotations on the mond Hay Exchange: No. 1 timothy

Chicago, November 6.—Hogs, lower; bulk, \$1,5485,6\$; light, \$7,10487,09; mixed, \$7,156; heavy, \$7,03687,70; rough, \$705687,20; pigs, \$1 to \$2 lower at \$5,05685,75 Cattle, steady; heaves, \$6,25611,00; steers, \$5,06689,25; cows and heiters, \$5,3565,00; caives, \$7,3565,11,00; sheep higher; sheep, \$5,7562,50; year-lips, \$6,75487,75; lambs, \$7,50489,55.

MISCELLANEOUS MARKETS

COTTON GOODS MARKETS,
Vork. November 6.—Cotton goods marwere standy to-day; raw wool markets
active. Silks were easy. Trade genwas fair, but was not active.

Savannah, Ga., November 6.—Turpentine nominal, 45½; no sales; receipts, 238 casks; shipments, 117 casks; stocks, 29, 696 basks, shipments, 117 casks; stocks, 20, 696 basks, Rosin, nominal, no sales; receipts, 1,009 bar-reis; shipments, 615 barrels; stocks, 115,605 bærels. Quotatiens unchanged.

Cleparted by Rodgers, Plummer & Co., Inc.)
Petersburg, Va., November & Peanuis
—Spanish—Market quiet; no buyers, Virginias
—Farmers' stock, fancy Jumbo, 3%c per lb.;
farmers' stock, fancy hand-picked, 3½c to
3½c per lb.; extra prime, 3 1-3c per lb.;
machine-picked, 3½c to 3½c per lb.

Weekly Cotton Review.

Weekly Cotton Review.

NEW YORK, November 6.—The cotton situation has shown improvement during the past week. The Liverpool exchange reopened to-day, permitting the liquidation of old business and fresh buying orders. In the local market the conference committee has been securing the signatures of members to various agreements necessary to consummation of the corporation-syndicate plan for taking over the old interest, and it is expected that as soon as a caurt order is secured, permitting the sale of Pell contracts, estimated at 20,000 bales, to the proposed corporation at 9 cents, a definite date will be fixed for opening the market here for unrestricted trading. There has been no renewal of straidie liquidation owing to the refusal of local longs to put their cotion into the ballot under 7.51c for December. Further advicaces have been reported in Southern spot markots, with prices fully a cent up from recent lows at some of the interior points and with an increasing demand reflected in a freer movement.

Domestic mills are still said to be buying slowly or holding off at the advance, but exporters have paid the higher prices, and found no evidences of increased selling pressure.

The frost reported over the beit toward the end of October does not appear to have caused any material change of sentiment as to the crop, and full ginning returns are expected from the census bureau on Monday.

Spot cotton firm; sales on the spot, 529 bales; to arrive, LNE.

NEW YORK PRODUCE MARKET.

New York, November 6.—Raw sugar, firm; moinsses, 2.87; centrifugal, 2.62; refined, quiet Butter, strong. Sheene, steady. Spot coffee, steady. Rio 7s at 6%; Santos 4s at 194c.
Cottonseed oil was strong and excited to-day, final prices showing a net advance of 3x to 49 points. There was active covering of shorts and buying by the West, inspired by the strength of hog products. Mills are withholding offers. The market covering of shorts and buying by the West, inspired by the strength of hog products. Mills are withholding offers. The market closed excited and strong, Spot, 5.798.691; November, 5.639.771; December, 5.798.691; November, 6.639. Total sales, 7.239 barrels.

LOCAL MARKET QUOTATIONS.

Furnished by Levy Commission Co., Commission Merchanis, Richmond, Va., November, 6.194, 6.39. Total sales, 7.239 barrels.

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LOCAL MARKET QUOTATIONS on MARKET.

LIVE POULTRY.

Chickens, choice, amail, ih. ... 12 99 14 Chickens, choice, medium ib. ... 12 14 Chickens, choice, medium ib. ... 12 14 Chickens, choice, medium ib. ... 12 15 14 Chicken

NEW YORK. November 6.—Bank clearings in the United States for the week ending November 5 aggregate \$2,55,599,000 against \$2,475,696,000 last week, and \$3,418,317,000 in this week last year. Following are the returns from the principal cities for this week, with percentages of change from this week last year:

ercentages of change from this week last ear:
New York, \$1,265,642,630; decrease, 34.1.
Chicago, \$268,650,000; decrease, 17.1.
Philladeiphila, \$135,877,601; decrease, 16.6.
Boston, \$161,74,000; increase, 8.2.
St. Louis, \$62,734,000; decrease, 25.7.
Kanaso City, \$62,557,000; decrease, 25.
San Francisco, \$42,557,000; decrease, 12.8.
Cincinnati, \$21,656,000; decrease, 12.8.
Cincinnati, \$21,656,000; decrease, 12.9.
Omaha, \$15,741,600; decrease, 18.8.
Atlanta, \$12,28,600; decrease, 18.8.
Atlanta, \$12,28,600; decrease, 15.7.
Memphis, \$6,768,600; decrease, 4.2.
Richmond, \$3,455,000; decrease, 4.2.
Richmond, \$3,455,000; decrease, 4.3.
Washington, D. C., \$7,455,000; decrease, 4.2.

Violated Semi-Monthly Pay Law. Green, sait, per lb. Green, ib. WOOL.

Rabbits, No. 1, choice. Grabbits, No. 2, seconds. Grabbits, No. 3, seconds. Grabbits, No. 4, seconds. Grabbits, No. 5, seconds. Grabbits, No. 6, seconds. Grabbits, No. 7, seconds. Grabbits, No. 8, seconds. Grabbits, No. 1, choice. Grabbits, No. 2, seconds. Grabbits

PETERSBURG

PROMPT RESPONSE MADE TO CALL FOR LOAN FUND

Banks and Business Men of Petersburg Subscribe \$25,000 More Than Expected.

Banks and Business Men of Peters burg Subscribe 825,000 More Than Expected.

Than Expected.

QUARTERIX CONFERENCE HELD

Reports Show Church to Be in Good Condition, Spiritually and Plana increased to S517,300.

(Special to The Times-Dispatch.)

Tree This Burg, VA. November 6.—
The banks and business men or Peters burg made very prompt response to the call for subscribed by the call to the control of the call for subscribed by the call to the call for subscribed by the call to the call for subscribed by the call to the subscribed by the call to the call for subscribed by the call for subscribed by the call to the call to the call for subscribed by the call to the call for subscribed by the call to the call to the call for subscribed by the call to the call

Fund Growing.

The Belgian rollef fund is growing satisfactorily, the amount had increased to-day to \$517.50. Some of the schools have contributed, and Petersburg Lodge of Elks to-day sent in \$50. All of the churches will take up collections for the fund. Some of them have already done so, and to-day's amount will no doubt be largely increased.

Personal and General.
Under the auspices of the Teachers'
Club, Miss Gresham, of Richmond,
will give a talk on "Folklore" in the
auditorium of the Lee Public School
next Tues lay evening.
Mrs. R. T. Wilson and daughters,
Misses Leigh and Helen Wilson, who
have been spending the summer at
their country kome in Dinwiddie, left
yesterday for Richmond to spend the

their country home in Dinwiddie, left yesterday for Richmond to spend the winter with relatives.

Great interest is being manifested in the game of football to be played here to-morrow afternoon by the elovens of the Richmond Blues and Union Theological Seminary.

A special committee of the Chamber of Commerce has completed its work of preparing a Building Code and Plumbing Inspecion Regulations, which is to be submitted to the Board of Governors of the Chamber and

of Governors of the Chamber and probably later to the Common Council. Four hundred laborers, mechanics and carpenters are employed in rushing work on the extension of the Du-Pont plant at City Point, and another

Pont plant at City Point, and another hatch, coming up from Norfolk, was added to the force yesterday. The extension is for the manufacture of smokeless powder.

R. R. Scott, the young man charged with the larceny of \$20, the amount for which he pawned a typewriter which he had bought in Richmond before he had finished paying for it, was discharged by the police justice this morning, the justice considering there was no fraudulent intent in the there was no fraudulent intent in the

SMALLER WHEAT RECEIPTS GENERALLY LOOKED FOR

Chances Are for Farmers to Hold More Tightly to Their Surplus—Senti-ment More Bullish.

ment More Builtsh.

(Special to The Times-Dispatch.)

(HICAGO, November 6.—Smaller receipts of wheat are looked for at the Southwest as well as the Northwest. It is expected by those in a position to know that the chances are for farmers holding more tightly to their surplus, as well as for country elevators to refuse the bids now being sent out. Sentiment is more bullish on wheat than at any time since the war broke out, especially among those in control of the actual grain. Many million bush-

the first stages of the war, and holders

the hard spots to develop. It is now believed that with a partial let-up in the selling, higher prices must be paid in order to secure the grain now wanted.

One of the leading grain men of Minneapolis writes that his advices from all sections of the spring wheat country are of holders asking much higher prices for the grain now on the farms; that considerable wheat is moving to country elevators, but that storage tickets are being taken for this grain, and that little of it is available for shipment. Telegrams received from

Richmond & Pe	tersburg	El	ectric	- 34
Leave Richmond.	Leave l'e	·te	rabara	S (4)
"d A. M. "3 P. M.	\$5:15 A.			
7 A: M 4 P. M.				
8 A. M. BP. M	47:30 A.	31	6:35	P.)
'9 A. M. +5:45	*7:35 A.		6:35	
10 A. M. *6 P. M.			27:05	P. 3
11 A. M. T P. M.			*7 135	
"12 A. M. 8 P. M.				P. 3
1 P. M. *D P. M.				1'. 3
2 P. M. 10 P. M.				
11 P. M. Chester.				
"12 P. M. l'etersbu	2:35 P. 1			and the second

Norfolk & Western Railway ONLY ALL RAIL LINE TO NORFOLK
Schedule in Effect May 16, 1914.
Leave Byrd Street Station, Richmond, FOR NORFOLK: *9.00 A. M., *3:00 P. M., *4:10

P. M.
FOR LYNCHBURG AND THE WEST:
*6:15 A. M., *9:50 A. M., *2:00 P. M., *9:20 P. M.
Arrive Richmon's from Norfolk: *11:16 A.
M., *6:35 P. M., *11:20 P. M. From the West:
*6:50 A. M., 12:10 P. M., \$1:40 P. M., *6:05 P.
M., *9:00 P. M.
*Daily tDaily except Sunday \$Sunday
only only
W. B. BEVILL,
W. C. SAUNDERS,
P. T. M., Roanoke,
C. H. BOSLEY, D. P. A., Richmond, Va.

SEABOARD AIR LINE RAILWAY. SEABOARD AIR LINE RAILWAY.

"The Progressive Ruilway of the South."
Southbound trains scheduled to leave Rich, mood daily; 9:00 A. M., local to Norlina; 1:29
P. M., sleepers and cooches, Atlanta, Birnningham, Jacksonville; 10:45 P. M., sleeper to Hamilet and coaches to Atlanta and Rimningham; 1:45 A. M., sleepers, Atlanta, Birnlingham; 1:45 A. M., sleepers, Atlanta, Birnlingham, Memphis, Jacksonville, Tampa, and coaches Jacksonville, Tampa, and coaches Jacksonville, Northbound trains scheduled to arrive in Richmond daily: 5:55 A. M., 2:00 A. M., 5:01
P. M., 5:45 P. M., Local.

FINANCIAL. AREA RESERVED AND AND AND ASSESSED.

ALMOST **EVERYONE**

possessed of highlyprized personal articles. They are not safe at home, and it's a poor time to realize this after burglary or fire. Our Safe Deposit Boxes afford absolute protection to their contents.

FIRST

Company of the compan S. S. Trinidad

Condensed Statement of the Virginia Trust Company at Close of Business, Oct. 31, 1914

RESOURCES. Loans and Discounts......\$2,031,079 85 Bonds, Stocks and Investments. 343,507 91 Furniture and Fixtures..... 4,000 00

Gold Fund..... 5,062 50 Cash in Vault and Due from Banks\$120,122 38 Demand Loans 134,848 83 254,971 21

\$2,638,621 47

LIABILITIES.

.\$1,000,000 00 Surplus \$200,000 00 Undivided Profits 65,276 17 Reserve Fund 25,000 00 290,276 17 Bills Payable..... Set Aside for Interest and Taxes 5,083 34 Bonds Borrowed to Secure U.S. Postal Deposit..... 6,000 00 Deposits 1,225,761 96

\$2,638,621 47

STEAMBOATS

in the interior have sold freely on all SOUTHERN RAILWAY the hard spots to develop. It is now PREMIER CARRIER OF THE SOUTH.

For Norfolk: 9:00 A. M. 3:00 P. M. 4:19; M. For N. & W. Ry. West: 9:15 A. M. 9:05 M. M. S. 50 P. M. 9:20 P. M. For Petersburg: 12:50 A. M. 6:15 A. M. 15:5 A. M. 9:50 A. M. 6:15 A. M. 15:5 A. M. 9:50 P. M. 6:55 P. M. 9:50 P. M. 10: P. M. 6:05 P. M. 6:55 P. M. 9:20 P. M. For Goldsboro and Fayetteville: 4:10 P. M. Trains arrive Richmond daily: 5:25 A. M. 11: A. M. 6:50 A. M. 4:37 A. M. 10: 45 P. M. 11: A. M. 6:53 P. M. 2: 10 P. M. 11: 10 P. M. 10: 15 P. M. 6: 15 P. M. 10: 10 P. M. 11: 10 P. M. 10: 10 P. M. 11: 10 P. M. 10: 10 P. M. 10:

ons not guaranteed. C. S. CAMPBELL, D. P. A., IIS Main St. Chesapeake & Ohio Railway

CHESAPEAKE & UNIO NAHWAY

115 A-Local-Daily-Newport News
126 A.-Local-Daily-Ch'ville. Ex. Sun.
Thurmond.
19:00 A. Express-Daily-Norfolk, Old Point.
19:10 A. Local-Duily-L'chb'g, lex C. Forgs
12:133 Noon - Express-Daily-Norfolk, Old Point.
14:03 P.-Express-Daily-Norfolk, Old Point.
15:06 P.-Local-Daily-N. News. Old Point.
15:06 P.-Local-Ex. Sun., Gordonaville.
15:15 P.-Local-Ex. Sun., Lynchb g, C. Forgs
12:10 P.-Daparess-Daily-Cin., Lynchb g, C. Forgs
12:10 P.-Express-Daily-Cin., Lynchb g, C. Forgs
13:10 P.-Express-Daily-Cin., Lynchb g, C. Forgs
14:10 P.-Express-Daily-Cin., Lynchb g, C. Forgs
15:10 P.-Express-Daily-Cin., Lynchb g, C. Forgs
16:10 P.-M. M. Silo P. M. Phrough from
East: 11:30 A. M. 2:00 P. M. 5:33 P. M. Local
16:10 P. M. Through: 2:53 A. M., 2:39 p. M. Local
17:10 P. M. Through: 2:53 A. M., 2:39 p. M. Local
17:10 P. M. Through: 2:53 A. M., 2:39 p. M. Local
18:10 P. M. Through: 2:53 A. M., 2:39 p. M. Local
18:10 P. M. Through: 2:53 A. M., 2:39 p. M. Danon and
18:10 P. M. James River Line: 45:33 A. M., 1:39 p. D. M. Danon and
18:10 P. M. Banca River Line: 45:33 A. M., 1:39 p. D. M. Danon and
18:10 P. M. Banca River Line: 45:33 A. M., 1:39 p. D. M. Danon and
18:10 P. M. Banca River Line: 45:33 A. M., 1:39 p. D. M. Danon and James River Line: **8:35 A M., 6:50, P. M.

Pally excert Sunday. STEAMBOATS

> ravel ())thout Trouble Independent Travel Tickets.

With Hotel Accommodations. "ASK MR. BOWMAN." Manager Travel Department. Richmond Trust and Savings Co., Seventh & Main Sts., Richmond, Va.

OLD DOMINION LINE

All Travel Arrangements Over One

Counter.
American or European.
Hattrood, Steamship and Pullman
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Baggage Checked, Taxicab, Travelers'
Checks.
RICHMOND TRANSFER COMPANY,
809 East Main Street.
Branch Offices: Jefferson—Murphy's
Richmond Hotels.
"Time AND TROUBLE SAVERS."

Very Low Autumn Rates

SAILS NOV. 14. The Lover Mail Steam Packet Co., San-derson & Son, Gen. Agts., 22 State St., N.Y. Quebec S. S. Co., Ltd., A. E. Outerbridge & Co., Agis., 29 B'way, N. Y.

For booklets apply to above S. S. Co.'s or any Ticket Agent. FRENCH LINE

Compagnie Generale Transationtique Sailings for HAVRE

LA TOURAINE ... Nov. 21, 8 P. M. CHICAGO Nov. 28, 3 P. M. ROCHAMBEAU . . . Dec. 12, 3 P. M. FOR INFORMATION APPLY Richmond Trust and Savings Co., Corner Main and Seventh Streets,

Richmond Transfer Co., 810 East Main Street, Agents, Richmond.

Established 1840 Pastest Steamers in the World. Aguitania, Lusitania, Mauretania

Regular and Uninterrupted Service. EUROPE via LIVERPOOL ORDUNA..... Sat., Nov. 14, 16 a. m. New Triple-screw Turbine, 15,500 tons. Transylvania. New, Sat., Nov. 21, 10 a. m. New Twin-screw Turbine, 15,000 tons. FRANCONIA Sat., Nov. 28, 10 a. m.

LUSITANIA..... Wed., Dec. 2, 10 a. m. ORDUNA (New). Sat., Dec. 12, 10 a. m. MEDITERRANEAN SERVICE AZORES, GIBRALTAR, NAPLES, PATRAS Calabria, Sat., Nov. 21, Nosa.

Company's Office, 21-24 State St., N. Y. OR LOCAL AGENTS.

BANK STATEMENTS.

BANK STATEMENTS.

STATEMENT OF THE FINANCIAL CONDITION OF Mechanics and Merchants Bank

| Loans and discounts. | \$ 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 | 517.099 |

'aper currency
'raper currency, nickels and cents...
Frictional paper currency, nickels and cents...
fold coin
diver coin
laid on subscription to \$100,000,000 gold pool... Total \$944,529 90

Capital stock paid in \$100,000,000 gold pool \$2,812.40

Capital stock paid in \$100,000 00

Surplus fund \$100,000 00

Undivided profits, less amount paid for interest, expenses and taxes \$21,723 96

Individual deposits, including savings deposits \$678,562 60

Demand certificates of deposit \$3,853 32

Certified checks \$1,840 00

Helis payable, including certificates of deposit, representing money borrowed \$25,000 00

Reserved for accrued interest on deposits \$4,800 00

Reserved for accrued interest on certificates of deposit \$50 00

Reserved for accrued interest on certificates of deposit \$60 00

Reserved for accrued interest on certificates of deposit \$7,500 00

Reserved dor accrued taxes \$7,500 00

Reserved for accrued taxes

1, J. Il. Patteson, cashier, do solemnly swear that the above is a true statement of the financial condition of Mechanics and Merchants Bank, located at Richmond, in the County of Chesterfield, State of Virginia, at the close of business on the 31st day of October, 1914, to the best of my knowledge and belief.

J. H. Patteson, Cashier, Cashier,

State of Wirginia, City of Richmond:
Sworn to and subscribed before me by J. H. Patteson, cashier, this 6th day of November, 1911. "Strong as the Strongest" 1914

The Savings Bank of Richmond

. STATEMENT OF THE PINANCIAL CONDITION OF

LOCATED AT RICHMOND, IN THE COUNTY OF HENRICO, STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS OCTOBER 31, 1914, MADE TO THE STATE CORPORATION COMMISSION.

Mortgages on improved city real estate. \$834,209 05 Loans and discounts 746,982 76

-\$1,581,191.81Overdrafts, secured, \$640.03; unsecured, \$700,45. Bonds, securities, etc., owned, including premiums

Silver coin

\$59,580.48

1,346 48

27.000 00

Total . . . \$1,720,718.77 LIABILITIES. Capital stoock paid in 200,000 00 45,768 19

expenses and taxes Dividends unpaid Individual deposits, including sav-
 Ings déposits
 \$1,213,331
 75

 Demand certificates of deposit
 17,817
 87

 Certified checks
 2,250
 27

 Cashier's checks outstanding
 39
 50

Reserved for accrued taxes

\$1,233,439.39 Reserved for accrued interest on deposits; reserved for accrued interest on certificates of deposit

533 01

1,563 86 Total . . . \$1,720,718.77 1, Jas. M. Ball, cashier, do solemnly swear that the above is a true statement of the financial condition of the Savings Bank of Richmond, located at Richmond, in the County of Henrico, State of Virginia, at the close of business on the 31st day of October, 1914, but the bast of my knowledge and belief.

to the best of my knowledge and belief. Correct -Attest. Cashier

L. Z. MORRIS, F. SITTERDING, GRANVILLE G. VALENTINE, R. F. PATTERSON, THOS. L. MOORE, Directors.

State of Virginia, City of Richmond: Sworn to and subscribed before me by Jas. M. Ball, cashler, this 5th day of November, 1914. GEO. W. WATT

My commission expires March 12, 1917.

1889 "Safe as the Safest"

OUR solidly attractive offering is 8 per cent int. based on a 40 per

cent valuation of Atlanta property. These valuations are arrived at by expert appraisals. Atlanta real estate is stendily increasing in value. You can't go wrong on it.

TO TAKE THE RISK?

Southern Life Insurance Company.

WE have been in business for 20 years, and not a dollar has ever been lost through us. We have a long list of Virginia clients to whom we will be glad to refer you. Write for this and our little booklet, "First Mortgage Loans on Real Estate."

Notary Public.

1914

Green, Tilson & McKinney, Attorneys

701-2-3-4-5-6-7-8-9 Hurt Bullding

We Are Not Asking the man of small income whether he can afford

life insurance. We ask him if he can afford to be without it?

IS HE WILLING FOR HIS WIFE AND BABIES

Life Insurance Company of Virginia

Organized 1871. The OLDEST, the LARGEST, the STRONGEST

Richmond, Va.